

Form B18 (Official Form 18)(10/05)

**United States Bankruptcy Court**  
Eastern District of Virginia  
200 South Washington Street  
Alexandria, VA 22314

**Case Number** 06-10970-SSM

**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jennifer B. Faircloth  
228 Wesmond Drive  
Alexandria, VA 22305

Social Security No.:

Debtor: xxx-xx-0070

Employer's Tax I.D. No.:

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: November 28, 2006

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0422-9  
Case: 06-10970

User: swintonr  
Form ID: B18

Page 1 of 1  
Total Served: 19

Date Rcvd: Nov 28, 2006

The following entities were served by first class mail on Nov 30, 2006.

db +Jennifer B. Faircloth, 228 Wesmond Drive, Alexandria, VA 22305-3036  
7555838 ACB American, Inc., PO Box 177, Cincinnati, OH 45201-0177  
7555844 +BP/Amoco, Processing Center, Des Moines, IA 50360-0001  
7555843 Bank of America, PO Box 650260, Dallas, TX 75265-0260  
7555845 +Bradley R. Ware, MD, 5249 Duke St., Ste 102, Alexandria, VA 22304-2907  
7555846 +Capital One, c/o Spotts Fain OC, 411 East Franklin St., 6th Fl, Richmond, VA 23219-2221  
7555848 Direct Merchants Bank, PO Box 21550, Tulsa, OK 74121-1550  
7555849 +Direct Merchants Bank, c/o Central Credit Services, PO Box 15118,  
Jacksonville, FL 32239-5118  
7555851 Hecht's, PO Box 689195, Des Moines, IA 50368-9195  
7555852 +Hyundai Motor Finance, 10550 Talbert Ave., Fountain Valley, CA 92708-6032  
7555837 +Office of U.S. Trustee, 115 South Union Street, 2nd Floor, Alexandria, VA 22314-3361  
7555854 +State Department FCU, 1630 King St., Alexandria, VA 22314-2744  
7555855 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Financial Services, PO Box 371339,  
Pittsburgh, PA 15250-7339)

The following entities were served by electronic transmission on Nov 29, 2006.

7555840 +EDI: WTRWFNNB.COM Nov 28 2006 23:26:00 Ashley Stewart, c/o Wrld Fin. Network Nat. Bnk,  
800 Techcenter Dr., Columbus, OH 43230-6605  
7555839 EDI: WTRWFNNB.COM Nov 28 2006 23:26:00 Ashley Stewart, PO Box 659705,  
San Antonio, TX 78265-9705  
7555844 +EDI: CITICORP.COM Nov 28 2006 23:26:00 BP/Amoco, Processing Center,  
Des Moines, IA 50360-0001  
7555842 EDI: BANKAMER.COM Nov 28 2006 23:25:00 Bank of America, PO Box 1390,  
Norfolk, VA 23501-1390  
7555843 EDI: BANKAMER2.COM Nov 28 2006 23:26:00 Bank of America, PO Box 650260,  
Dallas, TX 75265-0260  
7555847 EDI: CAPITALONE.COM Nov 28 2006 23:26:00 Capital One Services, Inc, PO Box 26094,  
Richmond, VA 23260-6094  
7555850 EDI: WTRWFNNB.COM Nov 28 2006 23:26:00 Dressbarn, PO Box 659704,  
San Antonio, TX 78265-9704  
7555853 +EDI: TSYS2.COM Nov 28 2006 23:26:00 Macy's, 111 Boulder Industrial Dr.,  
Bridgeton, MO 63044-1241

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

7555841 Ayauna Barron

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2006

Signature:

